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|  | Division: | Human Resources (HR) |
| | Title: | Standard Operating Procedures |
| | Procedure: | Benefits Enrollment |
| | Original Effective Date: | 5/17/05 |
| | Revised Effective Date: | 9/11/06 |

Procedure:

NOTE: Copies of the following forms should be placed in the employee's personnel file for future reference and proof of benefits.

1. Health Insurance Options

State Health Plan

(www.statehealthplan.state.nc.us/)

Comprehensive Major Medical Plan (Indemnity Plan)

NC SmartChoice PPO (Preferred Provider Organization)

TriCare Supplemental Plan

Insurance option for Military eligible employees and their dependents

<http://ncemployee22.absmil.net/nc22/index.cfm>

Employee must enroll by completing the State Health Plan Enrollment Application within 30 days of hire date to be covered with no waiting period for pre-existing conditions. If employee chooses to enroll at a later date, there may be a waiting period. Coverage will be effective the first day of the month following month of employment. Original enrollment application and two photocopies are sent to DHHS payroll. The State pays the full premium for the employee's health insurance coverage; dependents can be covered, and the employee will be responsible for those premiums which are payroll deducted on a pre-tax basis. Identification cards and benefit information will be mailed to the employee's home address.

2. NCFLEX Benefits Package

(www.ncflex.org)

To participate in any of the NCFLEX benefits, the employee must complete the NCFLEX Enrollment Form within 30 days of hire date. Coverage begins the first day of the month following the date the enrollment form is signed by the employee.

Enrollment forms are sent to Keiger Printing Company, 3735 Kimwell Drive, Winston-Salem, NC 27103. All NCFLEX payroll deductions are on a pre-tax basis.

The NCFLEX benefits package options are:

Voluntary Group Term-Life

Insurance Cancer Insurance

Health Care Flexible Spending Account

Dependent Day Care Flexible Spending Account

Vision Care Plan

Accidental Death & Dismemberment Insurance

Dental Insurance
Supplemental Medical Insurance

3. **Kanawha Dental Plan**

(http://www.ncbenefits.com/benefits/Dental_Enrollment_Procedure_DHHS.htm)

To participate in this post-tax dental plan, the employee must complete the enrollment application within 30 days of hire date. Coverage begins the first day of the month following the first payroll deduction. The payroll deduction authorization form is sent directly to DHHS payroll. A photo copy of the payroll authorization form is sent with the enrollment application to First Protective Insurance Designers, P.O. Box 17388, Raleigh, NC 27615.

4. **Legal Plan**

(<http://members.ARAGgroup.com/sglcp>)

Employee must complete the NCDHHS-ARAG enrollment application to participate in this post-tax plan which provides legal advice/assistance. Applications should be mailed to ARAG Group, attn: Eligibility Team, 400 Locust Street, Suite 480, Des Moines, IA 50309

5. **Long-Term Care Insurance**

(<http://www.prudential.com/gltc>)

Group name: stateplan Password: stateplanltc

Employee must enroll within 60 days of hire date to be guaranteed issue.

Premiums are payroll deducted on a post-tax basis. Employee can enroll on-line or mail enrollment application to The Prudential Insurance Company of America, 751 Broad Street, Newark, NJ 07102-3777.

6. **Disability Insurance**

(Pierce Insurance Agency, Inc. - <http://www.pierceinsurance.com>)

This product is underwritten by Professional Insurance Corporation, a GE Company. Employee must enroll within 90 days of hire date to be covered with limited health questions. Payroll authorization form is sent directly to DHHS payroll. A photo copy of the payroll authorization form and the enrollment application are sent to Pierce Insurance Agency, Inc., P.O. Drawer 727, 112 S. Main Street, Farmville, NC 27828.

7. **Term Life Insurance**

(Pierce Insurance Agency, Inc. - <http://www.pierceinsurance.com>)

This product is underwritten by ReliaStar Insurance Company, an ING Company.

Employee must enroll within 90 days of hire date to be covered with limited health questions. Payroll authorization form is sent directly to DHHS payroll. A photo copy of the payroll authorization form and the enrollment application are sent to Pierce Insurance Agency, Inc., P.O. Drawer 727, 112 S. Main Street, Farmville, NC 27828.

8. Prudential 401(k)

(<http://www.prudential.com/ncplans>)

This is a supplemental retirement plan in which an employee can voluntarily enroll. Employee decides how much money to contribute each month on a pre-tax basis and decides how those monies are invested. The State does not contribute to this supplemental plan. An employee may enroll in this plan at any time. Enrollment applications should be mailed to: NC 401(k) Processing Center P.O. Box 5340 Scranton, PA 18505-5340.

9. Great West Deferred Compensation 457

(<http://www.gwrs.com>)

This is a supplemental retirement plan in which employee can voluntarily enroll. Employee decides how much money to contribute each month on a pre-tax basis and decides how those monies are invested. The State does not contribute to this supplemental plan. Employees can enroll in this plan at any time. Enrollment applications should be mailed to: Great-West Retirement Services, Two Hannover Square, Suite 1640 Raleigh, NC 27601.

10. U.S. Savings Bonds

(<http://www.treasurydirect.gov>)

This is a voluntary savings program that allows employees to purchase U.S. Savings Bonds through a post-tax payroll deduction. Employees can choose from Series I or Series EE bonds. Authorization forms should be sent directly to DHHS Payroll.

11. WeSave Program

(<http://www.wesave.com>)

This is a discount savings program for public employees, there are no membership fees required. Employees can log on to the web site to activate the discount card provided by the HR office.

12. NC National College Savings Program 529

(<http://www.cfnc.org/site/savings/main/index.jsp>)

This college savings program allows employee to contribute money to the account via payroll deduction. Employees can visit the web site to enroll or call 1-800-600-3453 to speak with a representative or request an enrollment packet.